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**Testimony of  
The Permanent Commission on the Status of Women  
Submitted to the  
Human Services Committee  
February 23, 2016**

**Re: H.B. No. 5250 (RAISED) AN ACT CONCERNING CONTRIBUTIONS FROM SPOUSES OF INSTITUTIONALIZED MEDICAID RECIPIENTS.**

**H.B. No. 5253 (RAISED) AN ACT CONCERNING IMPROVEMENTS TO INCOME WITHHOLDING FOR CHILD SUPPORT.**

Senators Moore and Markley, Representatives Abercrombie and Wood, and distinguished members of the Human Services Committee, thank you for this opportunity to provide testimony on behalf of the Permanent Commission on the Status of Women (PCSW) on two bills on your agenda today.

**H.B. No. 5250 (RAISED) AN ACT CONCERNING CONTRIBUTIONS FROM SPOUSES OF INSTITUTIONALIZED MEDICAID RECIPIENTS.**

The decision to place a loved one in a long term care facility can be a painful and difficult one under any circumstances, but the decision is further complicated when facing the financial hardship that often accompanies institutional care. In many cases, the individual has no choice but to apply for Medicaid to cover the exorbitant costs of such care which can be as high as \$10,000 per month or more. In situations where the individual applying for Medicaid is married, the spouse who remains at home in the community – the “community spouse” – often suffers financially in order for the institutionalized spouse to qualify for Medicaid.

HB 5250 would effectively impose even greater financial hardship on the community spouse. This is of particular concern for elder women who represent 58% of the Connecticut's elderly population and 68% of the elderly population over the age of 85.<sup>i</sup> Because women have longer life expectancies than men, more than half (56%) of all Social Security beneficiaries age 62 and older are women. By the time women reach the age of 85 and older, they account for approximately 66.7 percent of social security beneficiaries.<sup>ii</sup>

While Americans aged 75 and older are more likely to live in poverty than those aged 65–74, this poverty gap is largest among older women, who are much more likely than older men to live in poverty. 10.7 percent of women aged 65 and over live in poverty compared with 6.2 percent of men.<sup>iii</sup>

Despite having a more powerful presence in shaping today's workforce, women continue to be less prepared for retirement than men. Women are more likely to work in part-time jobs that don't qualify for a retirement plan. And working women are more likely than men to interrupt their careers to take care of family members. Therefore, they work fewer years and contribute less toward their retirement, resulting in lower lifetime savings and less social security later in life.<sup>iv</sup>

Social Security is the only source of income for one out of five older adults in Connecticut and virtually the only source of income for 40% of older women in Connecticut. According to the Social Security Administration, the average monthly Social Security check received by women is \$774 per month versus \$1,006 for men. According to the Connecticut Elder Economic Security Standard Index (ESSI),<sup>v</sup> Social Security income falls short of what is needed for seniors to meet basic expenses (housing, healthcare, transportation and food), which is \$1,700 to \$2,600 a month for a single elder.

For those fortunate enough to have monthly income derived from an annuity in addition to social security, it can mean the difference between the community spouse meeting her basic needs or having to choose which needs will not be met each month. If couples have managed to build and retain some assets, they should be allowed to utilize those assets to ensure some level of financial stability for the spouse who remains living independently at home. HB 5250 will significantly erode the community spouse's economic security and have a negative impact on many of Connecticut's elder women. We respectfully urge the committee to reject the proposal.

#### **H.B. No. 5253 (RAISED) AN ACT CONCERNING IMPROVEMENTS TO INCOME WITHHOLDING FOR CHILD SUPPORT.**

Child support payments from non-custodial parents are an important and valuable piece of a family's budget. The average child support payment received by families participating in Connecticut's child support enforcement program is \$198. The Self-Sufficiency Standard for Connecticut 2015 cites child support as an essential piece in meeting a single-parent family's basic needs.<sup>vi</sup>

Half of employed women in Connecticut work in sales and service occupations, which are among the lowest paid occupations for women. Furthermore, employed women are more likely to work part-time than employed men (33% and 17.3%, respectively) and the unemployment rate for single mothers (11%) is nearly twice as high as for married women (5.8%).<sup>vii</sup> Consequently, female-headed households tend to earn lower wages and have more difficulty meeting self-sufficiency without the assistance of child support and other work supports.

According to the Task Force to Study Methods for Improving the Collection of Past Due Child Support, Connecticut has approximately \$1.5 billion in uncollected child support. The federal government tracks states' performance on collection of current support. On this measure, in Fiscal Year 2012, Connecticut collected a little over half (57.8%) of all current support due. Connecticut fares poorly in comparison to other states – we are last in New England and 38<sup>th</sup> in the nation on this performance measure. All of these uncollected funds represent money that is not making it to the children who need it and money that is not being invested back in Connecticut's economy in the form of food, clothing and other necessities.

HB 5253 proposes to create an intercept when an obligor makes a claim for workers' compensation benefits. PCSW supports efforts to improve the collection of child support, which is the aim of HB 5253.

We thank you for your thoughtful consideration of these important issues to so many of Connecticut's women.

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<sup>i</sup> U.S. Census Bureau. American Fact Finder, 2010 Profiles of General Population and Housing Characteristics.

<sup>ii</sup> U.S. Social Security Department: Social Security is Important to Women, March 2014 (Data from 2012) <<http://www.ssa.gov/news/press/factsheets/women.htm>>

<sup>iii</sup> Institute for Women's Policy Research. The Importance of Social Security in the Incomes of Older Americans, Differences by Gender, Age, Race/Ethnicity, and Marital Status, August 2013.

<sup>iv</sup> U.S. Department of Labor. Women and Retirement Savings. <<http://www.dol.gov/ebsa/publications/women.html>>

<sup>v</sup> The Gerontology Institute, University of Massachusetts Boston, and Wider Opportunities for Women. The Elder Security Initiative Program: The Elder Economic Security Standard Index for Connecticut, 2009. Prepared for the Permanent Commission on the Status of Women and the Connecticut Commission on Aging.

<sup>vi</sup> Pearce, Diana, PhD. The Self-Sufficiency Standard for Connecticut 2015, September 2015. Prepared for the Permanent Commission on the Status of Women.

<sup>vii</sup> Institute for Women's Policy Research and the Permanent Commission on the Status of Women. The Status of Women in Connecticut's Workforce, November 2014.